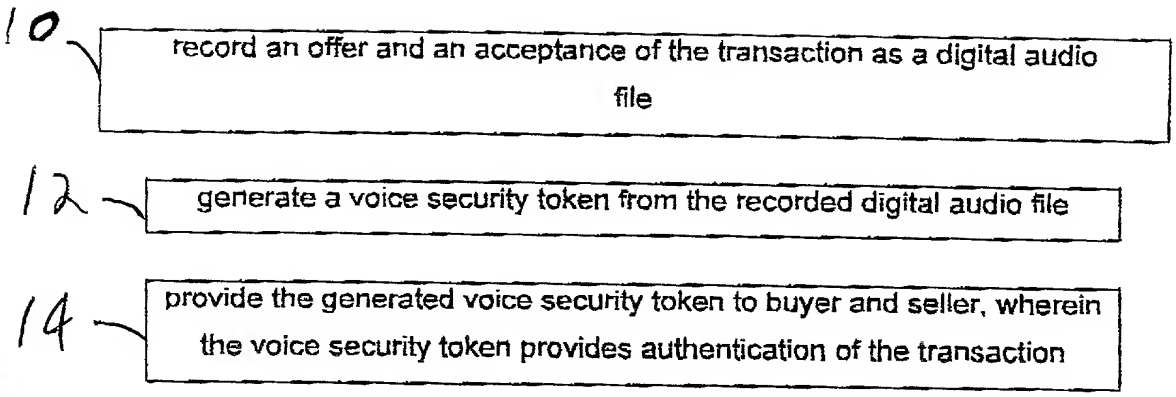
10
record an offer and an acceptance of the transaction as a digital audio file
12
generate a voice security token from the recorded digital audio file
14
provide the generated voice security token to buyer and seller, wherein the voice security token provides authentication of the transaction

Figure 1

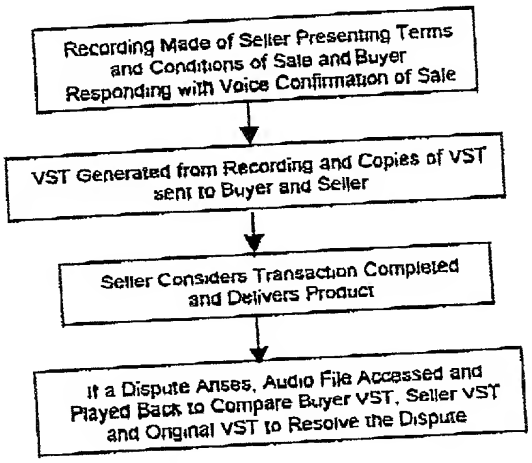
Recording Made of Seller Presenting Terms and Conditions of Sale and Buyer Responding with Voice Confirmation of Sale
VST Generated from Recording and Copies of VST sent to Buyer and Seller
Seller Considers Transaction Completed and Delivers Product
If a Dispute Arises, Audio File Accessed and Played Back to Compare Buyer VST, Seller VST and Original VST to Resolve the Dispute

Figure 2

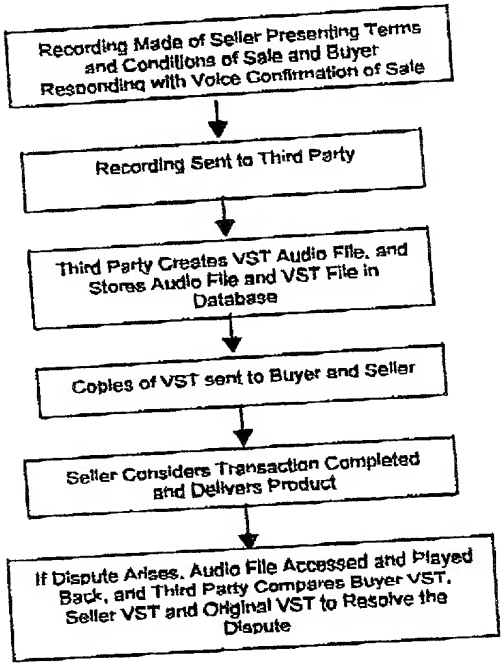
Recording Made of Seller Presenting Terms and Conditions of Sale and Buyer Responding with Voice Confirmation of Sale
Recording Sent to Third Party
Third Party Creates VST Audio File, and Stores Audio File and VST File in Database
Copies of VST sent to Buyer and Seller
Seller Considers Transaction Completed and Delivers Product
If Dispute Arises, Audio File Accessed and Played Back, and Third Party Compares Buyer VST, Seller VST and Original VST to Resolve the Dispute

Figure 3

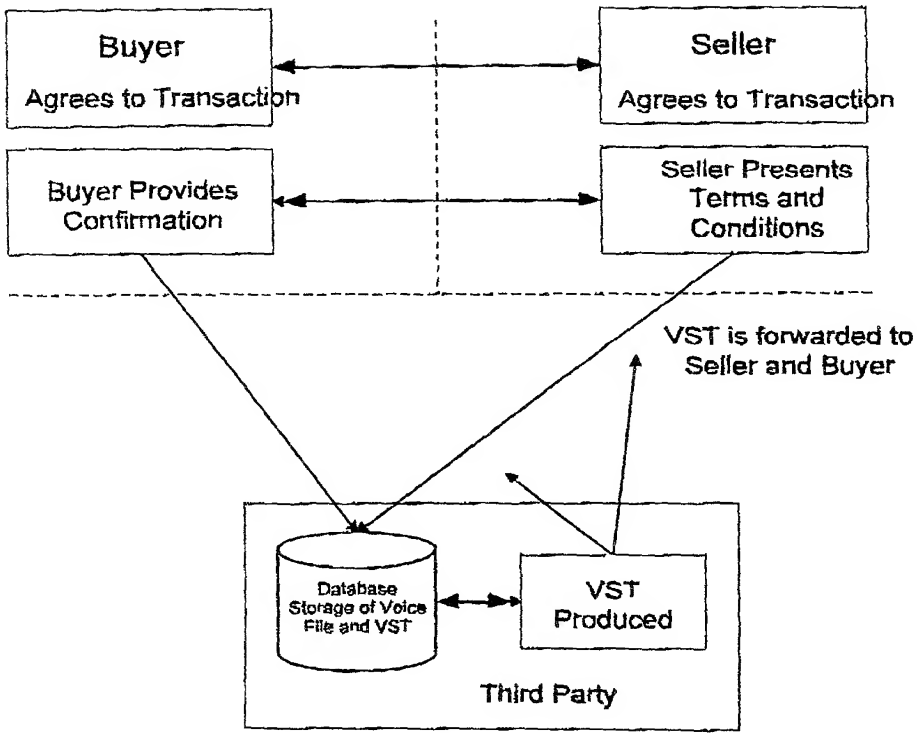
Buyer
Agrees to Transaction
Seller
Agrees to Transaction
Buyer Provides Confirmation
Seller Presents Terms and Conditions
VST is forwarded to Seller and Buyer
Database Storage of Voice File and VST
VST Produced
Third Party

Figure 4

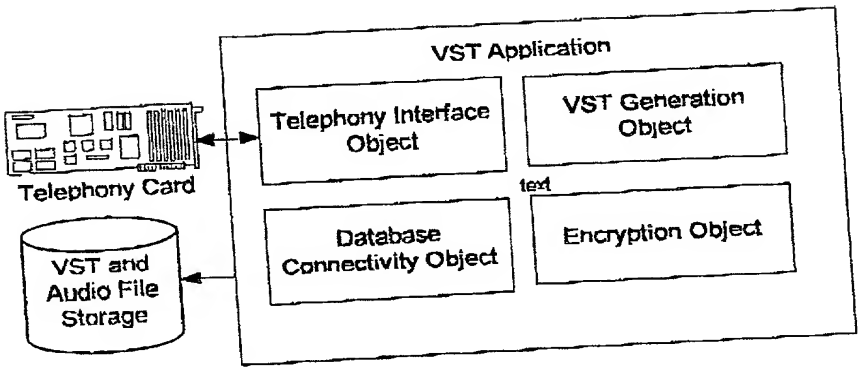
VST Application
Telephony Interface Object
VST Generation Object
Telephony Card
Database Connectivity Object
Encryption Object
VST and Audio File Storage

Figure 5